

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
State Summary (Does not include regionals)																	
North - Total/Average	33,724,687	22,463,581	1,078,132	264,447	50,762	7,906	20,956	1.18	0.43	93,058	21,871	104,498	42,080	148,732	20,381	115,841	45,526
Central - Total/Average	9,442,805	5,386,992	499,624	66,341	10,512	1,499	3,646	1.23	0.47	22,969	3,272	30,895	13,155	42,126	1,298	27,933	13,797
Gulf Coast - Total/Average	1,723,983	1,079,953	52,859	14,384	1,505	265	593	1.33	0.52	4,318	273	5,662	3,231	5,413	2,063	6,231	3,613
Southeast - Total/Average	4,118,029	2,500,297	210,983	34,867	2,953	809	2,512	1.39	0.75	10,682	1,177	23,701	7,314	19,243	1,709	20,927	7,296
State Total	49,009,504	31,430,823	1,841,598	380,039	65,732	10,479	27,707	1.21	0.47	131,027	26,593	164,756	65,780	215,514	25,451	170,932	70,232
Regionals																	
Regions Bank	143,443,000	90,548,000	4,498,000	2,276,000	1,214,000	43,000	348,000	2.48	0.47	383,000	215,000	624,000	54,000	347,000	209,000	642,000	65,000
BBVA USA	100,853,252	68,241,500	3,146,616	1,754,352	883,280	46,318	281,170	2.56	0.77	283,579	66,586	764,744	14,871	370,460	62,109	676,716	21,392
North																	
Albertville, AL (Micro)																	
Citizens Bank & Trust	692,192	405,419	40,094	5,577	624	40	95	1.37	0.13	560	54	931	-	781	137	847	-
Peoples Independent Bank	343,005	169,526	23,435	1,732	315	4	10	1.02	0.40	399	1	190	1,179	999	30	195	1,437
First Bank of Boaz	279,762	76,998	19,669	858	-	2	0	1.11	0.06	26	162	165	-	319	-	75	52
Total/Average	1,314,959	651,943	83,198	8,167	939	46	105	1.25	0.19	985	217	1,286	1,179	2,099	167	1,117	1,489
Anniston- Oxford, AL (Metro)																	
Southern States Bank	1,296,125	983,888	71,677	10,502	1,100	195	58	1.06	1.30	6,528	-	13,159	3,705	8,900	8	13,769	3,883
NobleBank & Trust	314,276	229,901	46,948	2,893	643	98	1,880	1.26	0.51	654	-	1,397	201	391	-	3,062	212
Farmers & Merchants Bank	259,221	143,128	10,749	1,572	176	4	33	1.10	0.14	385	238	-	375	1,097	186	-	375
Cheaha Bank	233,057	128,075	9,150	1,398	-	1	41	1.09	0.02	327	-	-	47	523	13	-	47
Total/Average	2,102,679	1,484,992	138,524	16,365	1,919	298	2,012	1.10	0.90	7,894	238	14,556	4,328	10,911	207	16,831	4,517
Birmingham-Hoover, AL (Metro)																	
ServisFirst Bank	11,010,298	8,315,375	-	91,507	23,867	202	9,146	1.10	0.21	5,474	5,133	16,881	6,537	8,520	4,954	28,905	7,448
First US Bank	845,402	572,485	13,793	6,423	1,431	494	1,264	1.12	0.52	686	-	3,415	1,003	3,264	-	3,694	1,054
Metro Bank	840,379	472,307	18,205	5,959	750	67	237	1.25	0.95	3,888	512	2,581	5,417	7,711	594	2,927	5,377
Oakworth Capital Bank	816,806	689,663	105,818	7,635	613	-	10	1.11	-	290	-	-	-	-	-	-	-
SouthPoint Bank	535,066	430,420	71,881	4,186	600	5	4	0.95	0.28	2,983	409	1,505	-	2,557	117	1,255	89
HomeTown Bank of Alabama	454,564	280,013	6,714	3,509	935	67	181	1.25	0.53	154	-	1,292	1,135	1,651	-	1,398	1,181
CommerceOne Bank	275,659	229,006	10,675	2,748	644	-	0	1.20	-	-	-	-	-	-	-	-	-
Pinnacle Bank	271,650	126,157	17,898	2,207	-	65	11	1.75	0.06	690	-	163	-	835	-	157	-
Union State Bank	226,804	87,623	-	1,673	-	393	35	1.91	1.19	1,509	-	1,776	934	4,086	7	1,846	959
First Financial Bank	198,387	97,796	17,242	839	69	1	48	0.86	0.37	413	-	163	564	1,752	44	546	234
Millennial Bank	113,854	71,625	13,320	640	135	3	53	0.89	0.00	-	-	2	-	-	-	31	-
Bank of Walker County	78,131	55,998	2,969	573	30	9	32	1.00	1.60	1,653	60	347	900	665	9	349	900
Security Federal Savings Bank	37,396	14,170	-	145	18	22	59	1.02	-	61	13	-	-	218	57	-	-
Alamerica Bank	18,389	10,427	212	175	-	7	0	1.68	5.50	-	608	134	878	293	615	137	1,448
Total/Average	15,722,785	11,453,065	278,727	128,219	29,092	1,335	11,080	1.12	0.29	17,801	6,735	28,259	17,368	31,552	6,397	41,245	18,690

ALABAMA ASSET QUALITY - JUNE 30, 2020

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90+ \$	Accrual \$	OREO \$	30-90 \$	90+ \$	Accrual \$	OREO \$
Cullman, AL (Micro)																	
Peoples Bank of Alabama	1,002,316	703,848	90,079	13,971	102	4,004	404	1.98	0.29	3,481	381	2,572	317	6,443	508	2,453	362
Traditions Bank	439,013	331,422	14,521	4,446	1,362	67	955	1.34	0.71	405	9	874	2,223	561	16	1,102	2,272
EvaBank	420,327	303,435	-	6,826	1,630	374	505	2.25	3.06	2,233	-	12,054	789	3,037	-	11,150	1,222
Merchants Bank of Alabama	342,773	206,009	15,419	2,277	321	28	77	1.10	0.36	349	154	1,095	131	2,258	325	1,024	140
Cullman Savings Bank	329,195	248,406	9,846	2,351	152	1	20	0.94	0.12	1,435	149	21	386	5,342	237	209	386
Premier Bank of the South	232,075	159,698	19,457	1,870	325	21	63	1.17	0.04	46	23	-	103	86	-	-	771
First Community Bank of Cullman	126,738	104,302	-	1,324	156	6	22	1.27	0.24	308	-	207	92	3,397	-	550	162
Total/Average	2,892,437	2,057,120	149,322	33,065	4,048	4,501	2,046	1.61	0.72	8,257	716	16,823	4,041	21,124	1,086	16,488	5,315
Florence-Muscle Shoals, AL (Metro)																	
Bank Independent	1,914,247	1,304,634	-	16,450	4,350	371	2,034	1.25	0.46	35,430	10,549	8,414	440	38,321	7,687	7,889	676
First Metro Bank	798,384	458,881	45,151	4,197	81	36	122	0.90	0.04	629	17	240	45	697	10	191	259
First Southern Bank	322,469	279,790	-	3,485	580	3	0	1.24	0.14	289	6	107	329	1,043	144	142	296
Farmers & Merchants Bank	92,399	5,858	198	268	45	1	95	4.57	0.20	44	125	188	-	112	94	195	-
Total/Average	3,127,499	2,049,163	45,349	24,400	5,056	411	2,251	1.19	0.31	36,392	10,697	8,949	814	40,173	7,935	8,417	1,231
Fort Payne, AL (Micro)																	
First State Bank of DeKalb County	223,483	119,184	7,766	1,303	465	11	277	1.09	0.40	1,753	1,665	786	113	4,633	1,352	840	113
Liberty Bank	159,986	87,348	1,381	1,012	255	28	161	1.16	0.32	812	329	178	327	1,546	755	345	160
Merit Bank	123,207	84,632	16,443	963	722	-	50	1.14	0.36	-	419	364	84	983	96	450	60
First Fidelity Bank	111,013	53,677	5,601	693	9	1	0	1.29	0.76	-	-	710	138	11	272	443	138
Total/Average	617,689	344,841	31,191	3,971	1,451	40	488	1.15	0.44	2,565	2,413	2,038	662	7,173	2,475	2,078	471
Gasden, AL (Metro)																	
Exchange Bank of Alabama	324,423	202,307	10,033	2,618	525	83	416	1.29	0.46	245	3	-	1,495	1,070	10	596	1,121
Southern Bank Company	103,583	50,033	-	895	-	-	0	1.79	1.54	1,760	-	1,453	142	1,742	8	1,078	142
Total/Average	428,006	252,340	10,033	3,513	525	83	416	1.39	0.72	2,005	3	1,453	1,637	2,812	18	1,674	1,263
Huntsville, AL (Metro)																	
Progress Bank and Trust	1,461,766	1,163,486	175,439	10,746	2,514	6	84	0.88	0.06	681	69	817	-	2,530	-	718	-
North Alabama Bank	127,437	92,487	5,132	847	30	51	6	0.92	0.05	125	-	65	-	401	-	61	40
Total/Average	1,589,203	1,255,973	180,571	11,593	2,544	57	90	0.92	0.06	806	69	882	-	2,931	-	779	40

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90+ \$	Accrual \$	OREO \$	30-90 \$	90+ \$	Accrual \$	OREO \$
Scottsboro, AL (Micro)																	
FNB Bank	773,197	486,395	19,608	4,914	960	172	566	1.01	0.85	1,058	11	3,771	2,783	2,113	14	4,188	2,933
First Southern State Bank	607,875	358,716	31,183	3,845	375	221	278	1.07	0.10	2,009	124	428	181	2,810	272	426	156
First Jackson Bank, Inc.	322,926	205,347	3,698	2,053	230	18	62	1.00	0.60	804	35	319	1,614	1,217	96	319	1,622
Total/Average	1,703,998	1,050,458	54,489	10,812	1,565	411	906	1.03	0.53	3,871	170	4,518	4,578	6,140	382	4,933	4,711
Other																	
CB&S Bank, Inc.	2,062,414	944,696	53,280	12,298	2,591	396	271	1.28	1.27	5,662	-	20,450	5,769	9,751	-	17,081	6,023
First National Bank	319,555	122,318	5,032	1,638	158	33	167	1.34	0.05	535	-	138	27	456	-	141	27
FirstState Bank	285,552	137,708	5,799	1,776	212	21	80	1.29	0.21	523	36	603	-	919	154	655	-
Citizens Bank of Winfield	282,583	56,138	2,101	1,300	100	110	341	2.32	0.28	706	-	307	477	1,521	-	360	476
State Bank & Trust	276,764	100,960	8,076	1,039	65	22	124	1.03	0.78	1,404	87	1,800	350	3,613	1,010	1,575	388
Citizens Bank of Fayette	208,506	36,620	-	506	135	38	183	1.38	0.41	1,255	62	850	9	212	-	1,199	24
Bank of Vernon	193,386	133,317	17,005	1,467	31	59	324	1.10	0.19	544	9	359	-	4,743	-	25	-
Community Spirit Bank	162,005	112,415	7,693	1,216	132	20	38	1.08	0.44	18	-	72	646	46	-	36	667
Valley State Bank	130,422	71,001	3,630	1,273	60	8	1	1.79	0.10	465	123	130	-	671	49	137	-
PeoplesTrust Bank	115,830	76,570	1,943	930	55	13	11	1.21	0.87	428	-	1,010	-	673	-	1,039	-
First State Bank of the South, Inc.	112,675	44,927	1,329	484	84	-	17	1.08	0.19	644	146	15	195	830	465	31	194
Citizens State Bank	75,740	27,016	840	415	-	4	5	1.54	-	298	150	-	-	382	36	-	-
Total/Average	4,225,432	1,863,686	106,728	24,342	3,623	724	1,562	1.31	0.79	12,482	613	25,734	7,473	23,817	1,714	22,279	7,799
North - Total/Average	33,724,687	22,463,581	1,078,132	264,447	50,762	7,906	20,956	1.18	0.43	93,058	21,871	104,498	42,080	148,732	20,381	115,841	45,526

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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90+ \$	Accrual \$	OREO \$	30-90 \$	90+ \$	Accrual \$	OREO \$
Central																	
Auburn-Opelika, AL (Micro)																	
AuburnBank	943,110	464,274	36,472	5,308	850	108	36	1.14	0.07	868	49	679	-	990	4	116	99
Total/Average	943,110	464,274	36,472	5,308	850	108	36	1.14	0.07	868	49	679	-	990	4	116	99
Birmingham-Hoover, AL (Metro)																	
Central State Bank	385,428	245,414	21,833	3,802	335	27	58	1.55	0.13	986	4	92	398	3,047	-	51	77
Total/Average	385,428	245,414	21,833	3,802	335	27	58	1.55	0.13	986	4	92	398	3,047	-	51	77
Columbus, GA-AL (Metro)																	
Phenix-Girard Bank	220,095	72,516	1,750	1,017	80	5	23	1.39	0.99	745	13	197	1,986	675	-	202	1,986
Total/Average	220,095	72,516	1,750	1,017	80	5	23	1.40	0.99	745	13	197	1,986	675	-	202	1,986
Montgomery, AL (Metro)																	
River Bank & Trust	1,705,265	1,144,985	164,154	13,478	4,882	214	298	1.16	0.24	2,303	156	3,685	349	3,497	-	2,945	534
First Community Bank of Central Alabama	463,881	269,552	14,794	6,226	225	106	123	2.30	0.34	1,560	10	1,133	432	5,078	-	721	794
Total/Average	2,169,146	1,414,537	178,948	19,704	5,107	320	421	1.39	0.26	3,863	166	4,818	781	8,575	-	3,666	1,328
Talladega-Sylacauga, AL (Micro)																	
First Bank of Alabama	646,698	416,200	20,012	3,668	1,385	102	1,592	0.88	0.29	650	248	1,648	203	1,414	183	2,783	355
SouthFirst Bank	88,449	52,499	5,099	889	-	53	0	1.67	2.22	22	-	984	977	451	-	1,087	1,231
Total/Average	735,147	468,699	25,111	4,557	1,385	155	1,592	0.97	0.52	672	248	2,632	1,180	1,865	183	3,870	1,586
Tuscaloosa, AL ((Metro)																	
Bryant Bank	2,159,317	1,182,796	148,826	10,808	475	247	109	0.90	0.24	177	53	5,211	-	3,875	21	4,978	10
First Federal Bank	153,683	82,348	-	839	360	15	5	0.65	0.56	710	-	674	179	1,252	35	682	179
Citizens Bank	112,034	45,225	2,009	568	75	9	46	1.26	0.15	646	102	165	-	479	169	152	-
Peoples Bank of Greensboro	99,531	49,307	-	508	-	23	23	1.03	2.02	1,241	-	2,006	2	1,486	-	807	2
Bank of Moundville	96,462	27,297	4,103	257	-	-	2	0.94	0.22	459	8	17	194	1,286	-	21	249
Merchants & Farmers Bank of Greene County	88,066	49,427	-	547	-	75	55	1.11	1.69	1,838	-	1,027	460	1,705	-	843	460
Total/Average	2,709,093	1,436,400	154,938	13,527	910	369	240	0.94	0.37	5,071	163	9,100	835	10,083	225	7,483	900
Other																	
West Alabama Bank & Trust	714,179	387,947	9,773	4,571	300	213	158	1.18	0.37	3,361	8	2,599	45	4,922	2	1,286	45
Robertson Banking Company	390,535	276,118	27,819	3,995	500	18	44	1.45	0.08	553	-	316	-	1,346	122	688	-
Marion Bank and Trust Company	309,307	172,595	11,346	2,595	550	24	390	1.50	3.48	671	4	5,627	5,124	2,909	-	5,517	5,161
Farmers and Merchants Bank	191,730	78,330	9,173	896	65	21	39	1.14	0.63	823	8	1,183	16	1,907	127	1,284	16
First Cahawba Bank	144,489	98,666	10,435	961	120	1	80	0.97	0.26	-	-	195	184	52	-	196	184
Community Neighbor Bank	119,378	73,631	8,570	1,206	150	39	167	1.63	0.98	1,281	674	826	346	1,522	181	790	185
Town-Country National Bank	118,417	71,582	-	2,543	30	148	133	3.55	0.82	973	233	800	173	1,975	278	875	133
Sweet Water State Bank	110,913	65,126	-	964	85	43	233	1.48	2.56	3,045	1,702	1,732	1,110	1,925	148	1,805	1,110
First Bank	99,752	37,459	3,456	373	40	5	0	1.00	0.69	55	-	99	593	317	28	104	593
First Bank of Linden	82,086	23,698	-	322	5	3	32	1.36	0.47	2	-	-	384	16	-	-	394
Total/Average	2,280,786	1,285,152	80,572	18,426	1,845	515	1,276	1.43	0.94	10,764	2,629	13,377	7,975	16,891	886	12,545	7,821
Central - Total/Average	9,442,805	5,386,992	499,624	66,341	10,512	1,499	3,646	1.23	0.47	22,969	3,272	30,895	13,155	42,126	1,298	27,933	13,797

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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90+ \$	Accrual \$	OREO \$	30-90 \$	90+ \$	Accrual \$	OREO \$
Gulf Coast																	
Mobile, Daphne, Fairhope																	
Citizens' Bank, Inc.	126,181	84,141	4,599	944	-	26	21	1.12	1.24	365	-	703	856	1,675	-	1,165	900
Commonwealth National Bank	50,752	15,611	-	426	-	57	199	2.73	1.28	-	44	433	217	283	572	497	220
Total/Average	176,933	99,752	4,599	1,370	-	83	220	1.37	1.25	365	44	1,136	1,073	1,958	572	1,662	1,120
Other																	
CCB Community Bank	568,437	441,376	-	4,588	850	54	192	1.04	0.57	1,095	-	1,721	1,491	380	-	1,959	1,842
First Citizens Bank	294,927	158,821	14,484	2,864	200	85	102	1.80	0.40	1,592	2	1,150	22	586	842	1,343	5
Southern Independent Bank	287,766	147,837	16,603	1,875	165	1	1	1.27	0.16	170	-	385	87	328	-	370	87
AmeriFirst Bank	204,772	158,654	12,640	2,116	190	6	4	1.33	0.22	48	-	459	-	246	-	39	-
Brantley Bank and Trust Company	88,807	39,701	2,812	498	85	20	13	1.25	0.21	691	199	87	99	987	157	85	99
Community Bank & Trust - Alabama	49,503	18,477	-	871	-	9	20	4.71	1.70	149	28	384	459	648	466	421	460
First National Bank of Dozier	37,316	9,605	1,721	132	-	-	0	1.37	-	-	-	-	-	4	26	-	-
Peoples Bank of Red Level	15,522	5,730	-	70	15	7	41	1.22	2.19	208	-	340	-	276	-	352	-
Total/Average	1,547,050	980,201	48,260	13,014	1,505	182	373	1.33	0.43	3,953	229	4,526	2,158	3,455	1,491	4,569	2,493
Gulf Coast - Total/Average	1,723,983	1,079,953	52,859	14,384	1,505	265	593	1.33	0.52	4,318	273	5,662	3,231	5,413	2,063	6,231	3,613
Southeast																	
Dothan, Enterprise, Eufaula, Troy																	
Troy Bank & Trust Company	974,264	604,791	48,941	8,429	1,275	329	1,244	1.39	1.33	2,975	572	8,605	4,371	6,235	470	8,008	3,815
MidSouth Bank	473,663	299,617	47,775	5,362	30	53	1	1.79	0.03	-	-	132	-	-	-	105	-
BankSouth	191,233	135,404	-	2,788	-	2	30	2.06	0.01	38	-	22	-	426	-	-	-
HNB First Bank	179,303	135,326	13,990	1,436	-	14	17	1.05	0.05	476	1	89	-	589	51	95	545
Citizens Bank	167,348	106,852	-	1,286	-	105	35	1.18	0.27	484	-	103	345	545	14	250	407
22nd State Bank	166,817	111,871	7,354	1,444	-	24	41	1.29	1.37	942	36	1,957	321	384	44	2,116	321
Friend Bank	150,341	99,306	13,123	1,787	53	25	57	1.80	0.55	836	5	827	-	1,082	27	576	-
First National Bank of Hartford	129,508	71,733	1,743	937	260	58	371	1.31	0.95	2,271	-	1,203	25	3,221	-	1,238	64
SunSouth Bank	126,437	68,892	5,729	794	-	28	83	1.15	0.19	-	-	143	96	112	-	184	96
Commercial Bank of Ozark	107,638	58,286	7,646	423	30	1	0	0.73	1.08	630	181	992	167	258	114	1,085	62
Samson Banking Company, Inc.	92,115	41,752	4,385	519	27	7	15	1.24	-	19	31	-	-	257	23	-	-
Total/Average	2,758,667	1,733,830	150,686	25,205	1,675	646	1,894	1.45	0.70	8,671	826	14,073	5,325	13,109	743	13,657	5,310
Other																	
United Bank	871,343	512,363	49,873	6,277	1,000	29	38	1.22	0.55	819	52	3,827	963	2,776	662	2,640	1,084
First National Bank and Trust	184,097	110,423	6,795	1,650	100	114	8	1.49	1.22	-	-	2,255	-	198	-	2,258	-
Peoples Exchange Bank	82,026	49,811	1,852	498	-	6	5	1.00	1.04	596	288	679	170	410	178	548	80
Escambia County Bank	76,588	28,133	-	398	30	2	52	1.41	1.05	74	-	807	-	523	23	818	-
Bank of Evergreen	64,433	35,996	1,777	545	174	12	503	1.51	3.34	506	5	1,770	379	1,739	100	704	345
Bank of Brewton	50,401	19,941	-	202	(26)	-	12	1.01	1.52	16	6	290	477	465	3	293	477
First Progressive Bank	30,474	9,800	-	92	-	-	0	0.94	-	-	-	-	-	23	-	9	-
Total/Average	1,359,362	766,467	60,297	9,662	1,278	163	618	1.26	0.85	2,011	351	9,628	1,989	6,134	966	7,270	1,986
Southeast - Total/Average	4,118,029	2,500,297	210,983	34,867	2,953	809	2,512	1.39	0.75	10,682	1,177	23,701	7,314	19,243	1,709	20,927	7,296